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Walker
&
Jocke

21454
December 20, 2004

Mail Stop Amendment
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Attn: Art Unit 2145
Primary Examiner Patrice L. Winder

Re: **Application Serial No.:** 09/867,183
Confirmation No.: 9443
Applicants: Robert D. Symonds, et al.
Title: Financial Transaction Processing System and Method
Docket No.: D-1067 R3

Sir:

Please find enclosed Applicants' Response to the Office Action dated September 20, 2004 and a Terminal Disclaimer, and a copy of Page 2 of 5 of Applicant's initial transmittal, for filing in the above case.

Please charge the fees associated with the Terminal Disclaimer and any other fee due to Deposit Account 09-0428 (InterBold). Any deficiency or overpayment should be charged or credited to the above numbered deposit account.

Very truly yours,

Ralph E. Jocke

Reg. No. 31,029

CERTIFICATE OF MAILING BY EXPRESS MAIL

I hereby certify that this document and the documents indicated as enclosed herewith are being deposited with the U.S. Postal Service as Express Mail Post Office to addressee in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450 this 17th day of December 2004.

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Ralph E. Jocke